

# Parish of Milton Damerel LOCAL HOUSING NEEDS REPORT



**Produced by: The Community Council of Devon**

**On behalf of: The Devon Rural Housing Partnership**

**July 2009**



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# 1 Findings and Recommendations

## Principal Conclusions

The survey identified need for 7 affordable homes within the next 5 years:

- Immediately 0 households
- 1-3 years 5 households
- 3-5 years 2 households

## Recommendations

- 1) A provision of additional affordable houses is needed to meet local needs in the parish of Milton Damerel.
- 2) The need is for 6 rented homes and 1 intermediate property (shared ownership or sub market rented).
- 3) The homes should have 2 bedrooms.

## Key findings

### Affordability

- The survey found that seven respondents in housing need could not afford to buy or rent in the open market, one may be able to afford to buy a shared ownership property.
- The survey also found that one other person who was in housing need had sufficient resources to meet their need in the open market.

### Local connection

- The survey found all those in housing need meet the Torridge District Council local connection requirement

## Other Findings

- The survey achieved its aim of identifying actual households in need. 200 surveys were delivered and 71 survey forms were returned. The response rate was 35.5%.
- 77% of those replying said they would be in favour of a small development of affordable housing for local people.

## **2. Introduction and Information about Milton Damerel**

Milton Damerel is situated in the Torridge District of Devon. The area is predominantly agricultural and sparsely populated.

The parish comprises the village of Milton Damerel, together with a number of smaller settlements. The parish has a farm shop, 2 churches, a parish hall, and a garage with fuel and shop. There is a country club with hotel and restaurant. There is no school in the parish.

The 2001 census shows that there were 428 people resident in Milton Damerel in 167 households. Since that date the population has grown to 452 (Devon PCT 2008). In the census there were 3 second homes or holiday lets in the parish.

In 2007 the average house price in Milton Damerel was £257,993 compared with £217,108 in all of Torridge. The figures for Milton Damerel represent 8 property sales. In 2008 there were six transactions with an average of £292,833. It should be noted that these are very low numbers of transactions and should be treated with caution. Having checked the current price of properties on the market (Rightmove website) there is a four bedroom property on the market for £250k, and a range of 3 and 4 bedroom detached homes being marketed at from £280k upwards. There is a notable lack in smaller properties on the market. For the purposes of assessing affordability a figure of £230k is used to assess whether households can afford to buy in the market.

There is a very limited rental market in Milton Damerel and there are no properties on the market at present. Given the attractiveness of the area it is likely that a more modest family size property will command a rent of £150 per week or more, if it were available.

There are 8 housing association properties in Milton Damerel.

There have been three vacancies in the 8 housing association properties since April 2007 (six 3 bedroom houses and two 2 bedroom homes). This is a high turnover for a small number of properties and is unlikely to be repeated. It should also be noted that existing homes are allocated to households on the basis of need rather than local connection, and therefore it cannot be guaranteed that any vacancies in existing affordable housing would go to people identified as in need in this survey. There are 6 people on the Torridge Housing Register expressing an interest in living in Milton Damerel specifically.

## **3. Aims of the Survey**

- To investigate the affordable housing need, tenure and house size for local people in the parish of Milton Damerel, those wishing to return, and those who work in the village.

- To investigate the housing needs and aspirations in more detail for older residents of the parish
- To establish the general level of support for a small development of affordable housing for local people with housing needs

“Housing Need” is defined in Planning Policy Statement 3 as “The quantity of housing required for households who are unable to access suitable housing without financial assistance”.

#### **4. Survey history, methodology, distribution and response.**

The survey was carried out using a standard methodology approved by local planners. Background notes on the methodology can be obtained from the Rural Housing Enabler.

The Rural Housing Enabler for Devon met with a number of Parish Councillors on 19th March 2009. The Parish Council having considered the outcome of the parish plan survey in 2008 subsequently decided to carry out a survey to assess if there was a lack of affordable housing for local people. Survey forms (Appendix 1) were delivered by hand to every household in the parish, accompanied by a letter from the Parish Council. The deadline for the return of the survey was the 3<sup>rd</sup> July 2009.

The survey form was in 3 parts. The first part asked a limited number of questions about the type of household and support for affordable housing. All residents were invited to respond to this part of the survey. The second part of the survey was for completion by households where one member was over the age of 55, and was intended to gather information on the long term housing aspirations of older people. The third part of the survey was designed to be completed by households with a need to move home within the next 5 years.

There were 71 surveys returned, which is a response rate of 35.5%. The survey achieved its aim of identifying actual households in need. Out of the 71 surveys, 9 were returned with part three filled in. This is 12.8% of all returned surveys.

Fifty-one of the surveys were from residents in Milton Damerel, twelve were from residents of Holsworthy Beacon and eight from residents of Gidcott.

In this report where statistics are used they were published in 2007 unless stated otherwise.

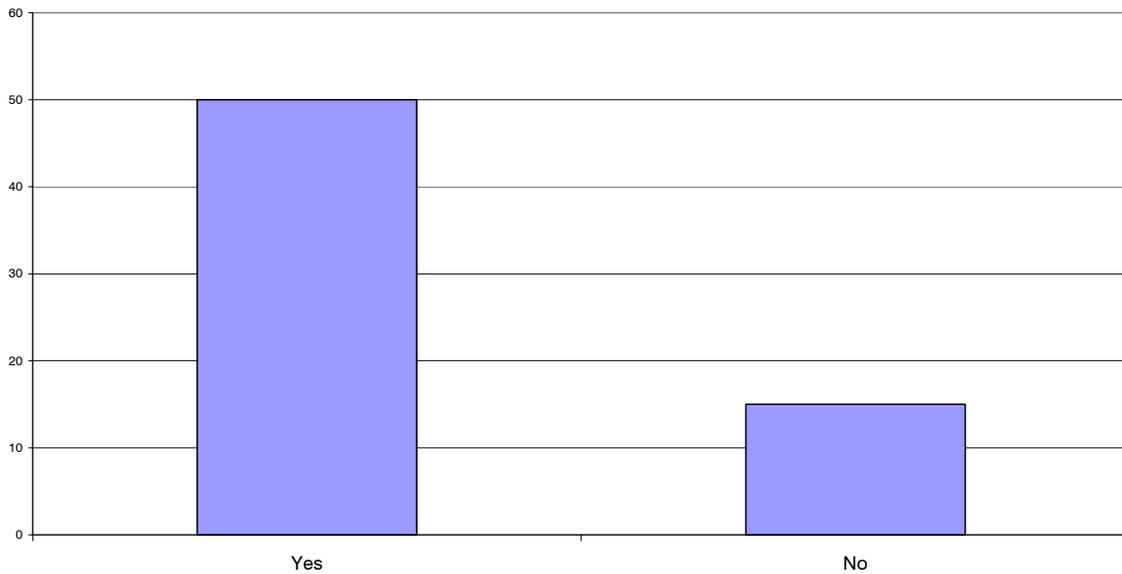
It should be noted that whilst apparent inconsistencies in responses are followed up, the information given is taken at face value.

#### **5. General Survey Findings**

##### **5.1 Favour a small local development**

Respondents were asked if the need for affordable housing were proven would they be in favour of a small number of homes for local people. 77% of those answering the question said they would be in favour.

**Fig. 1 In favour of a small scheme**



**5.2 Suggestions of where a development could be sited.**

Respondents were asked to suggest small sites and identify any empty properties or redundant buildings which could be used for affordable housing.

15 suggestions were made; no location was prominent in sites proposed.

Additional comments were made more generally about the provision of new housing; these comments are listed in Appendix 2.

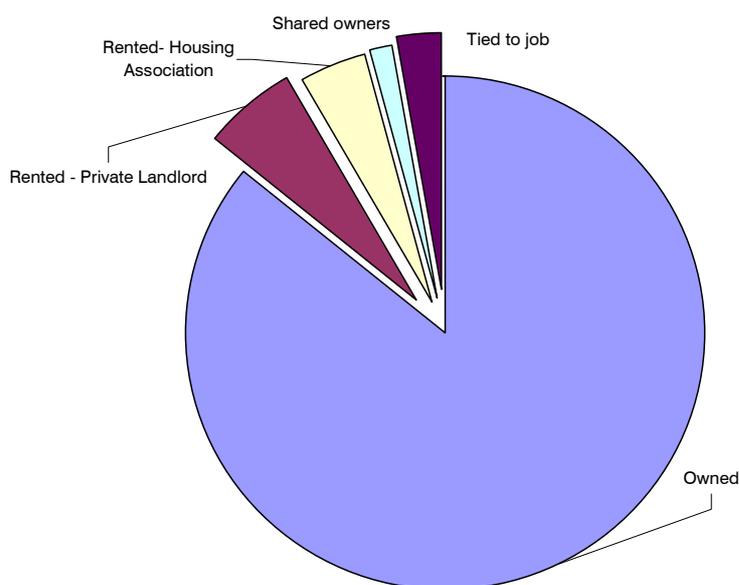
**5.3 Main or second home**

One of the responses was from a second home owner in the parish. In the 2001 Census the parish recorded three second homes or holiday lets. This compares with 3.6% recorded for Torridge as a whole at the time.

**5.4 Current tenure**

86% of respondents own their own home, only 3 (4%) of the households were occupying affordable rented homes rented from a housing association.

**Fig. 2 Tenure of Respondents**



### 5.5 Respondents who need to move.

Fourteen households expected that they or someone in their household would have to move as a household now or within the next five years. Nine households completed part 3 of the form.

## 6. Housing needs and aspirations of older residents

Part 2 of the questionnaire was directed at residents over the age of 55. The population projections for Devon show a massive increase in the numbers of older people in the next 20 years. There is little information on the housing needs and aspirations of older residents in rural Devon.

Seventy eight older residents responded to the survey from 61 separate households. Table 1 below shows the age breakdown of the respondents compared to the population estimates of the parish provided by the Devon Primary Care Trust. The table also shows the projected increase in population of each age group taking account of the projected growth in population in Torrington.

**Table 1 Residents responding to the survey**

Age	PCT Estimate for parishes (2008)	Number responding to survey	% of estimated population	Projected population of Milton Damerel in 2021
55-65	87	40	46%	100
65-75	53	28	52.8%	81
75-85	39	9	23.1%	53
85+	4	1	25%	6

Households were asked about their future housing plans. Ten households plan to move and they would like to do so in the next 5 years.

Households were then asked what type of accommodation they would need. Most said they wanted accommodation which was more suited to their needs, three said they wanted bungalows with low level support provided and one said they needed an apartment with high support provision.

When asked where they wished to live three households wished to remain in Milton Damerel however nine said they would move to elsewhere in Torridge, 6 to elsewhere in Devon and six to somewhere away from Devon.

Residents were also asked to set out the reasons which were most important in choosing their next home. The three most important factors were access to health services, an easy to maintain home and closeness to shops and leisure facilities.

## **7. Assessment of those in need**

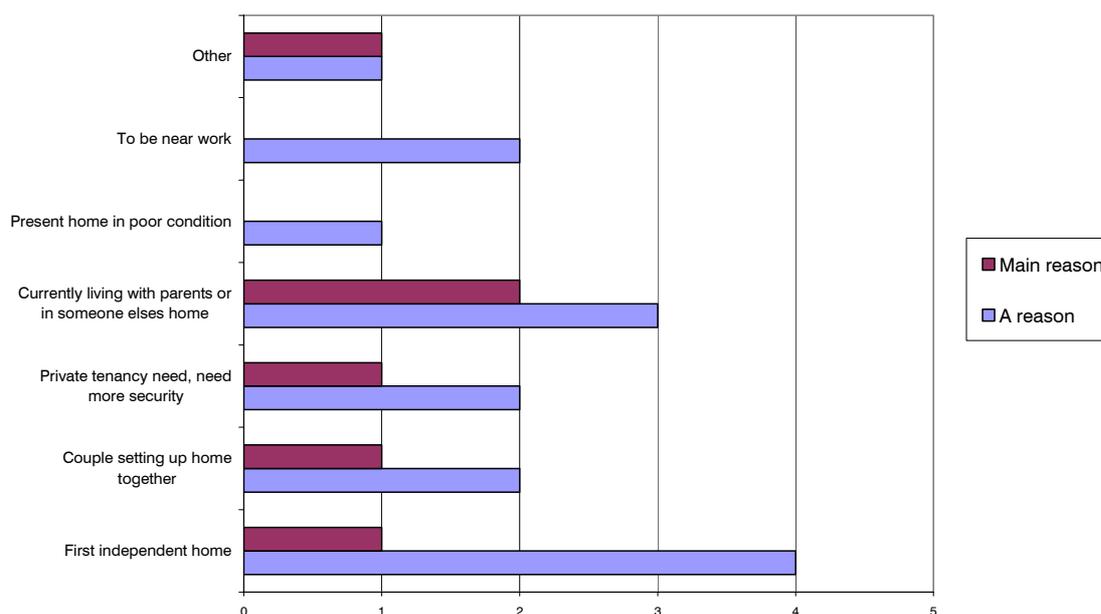
Nine households indicated a need to move and returned part 3 of the survey. This section refers to the households who returned this part of the form.

Of the nine cases being assessed two have been excluded. One surveys gave insufficient information to assess there circumstances and either gave no contact information or failed to respond to requests for information. One survey indicated a desire to buy in the private sector and indicated that they had the resources to do this.

### **Housing need**

Households completing this part of the form were asked to identify their reason for wanting to move. Figure 3 shows the reasons for households wishing to move, and the main reason given. This shows that reasons around setting up a first home are the main reason for wanting to move to a new home.

**Fig 3 Reasons for needing to move**



## Local Connection

The definition of local connection is set out in the Torrridge local plan.

*To qualify as a local, prospective occupant households must satisfy at least one of the following tests:*

- (i) At least one adult in the household was resident continuously in the Parish for a minimum of five years immediately prior to the identification of need*
- (ii) At least one member of the household was resident in the Parish for five years within the previous ten years immediately prior to the identification of need*
- (iii) At least one parent or guardian of at least one adult in the household was resident in the Parish for a minimum of ten years prior to the determination of the planning application*
- (iv) At least one adult has been in continuous employment in the Parish over the five years immediately prior to the identification of need.*

Each of those completing part 3 of the form was asked to show how they met these criteria. This information has been compared to the criteria above to establish whether respondents meet the criteria.

On reviewing the circumstances all seven of the households were found to have a housing need and meet the local connection requirement as set out above.

## Housing Options

The housing options available to the households in need with a local connection are now given consideration.

Respondents provide information on income and savings which allows an assessment of what the household can afford to pay for their accommodation. Notes on the methodology are available from the Rural Housing Enabler.

The remaining 7 households were considered to be in need of affordable housing. The households were asked to express a preference for the type of housing they would like to live in.

The options are listed below

- **Social rented** - housing owned and managed by Registered Social Landlords (housing associations) or local authorities. There is currently statutory control of rent levels.
- **Shared ownership (or Homebuy)** – housing owned (normally) by housing associations. A percentage share of the property is sold on a long lease. The household pays a rent on the remaining share, as well as in some cases a service charge. The household will normally have a mortgage on the share they purchase.
- **Self Build** – An option for intermediate earners. In some areas it is possible for households to build their own house but the future use of the property is controlled by a legal planning agreement. This controls the re-sale price to keep the property affordable for local people in housing need.
- **Low cost home ownership** – a former of low cost open market purchase
- **Private rented housing**
- **Owner occupation**

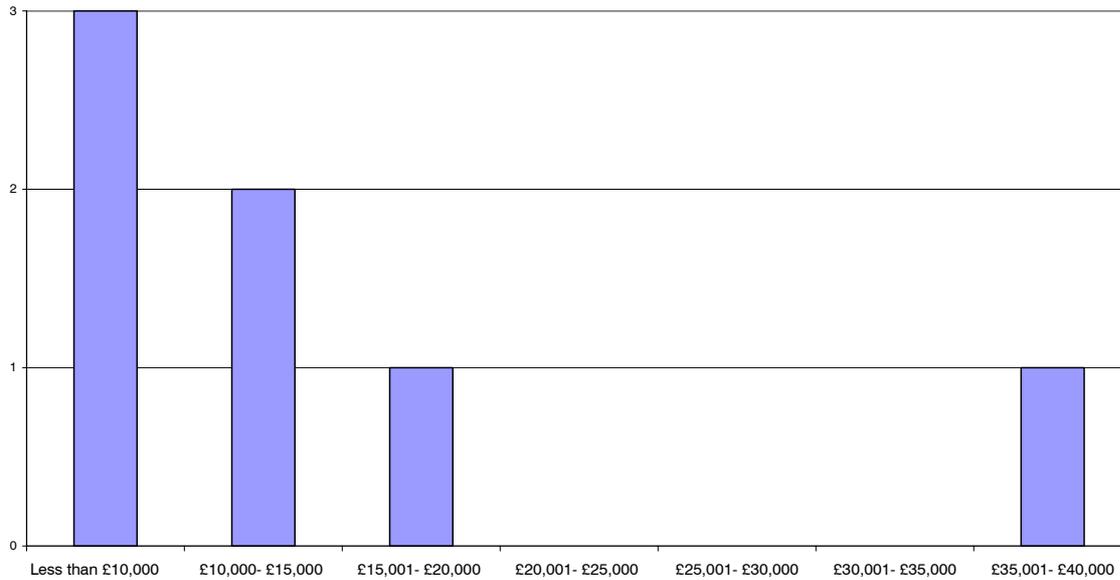
The preferred option of those households in need with a local connection and unable to meet their needs in the open market is shown in Table 2 below.

**Table 2 Type of housing preferred (respondents could choose more than one options)**

<b>Type of housing</b>	<b>Number of households</b>
Owner occupation	5
Private renting	2
Renting a home probably from a housing association	3
Low cost home ownership	4
Shared ownership home	3
Self build home	3

This information demonstrates a high aspiration for home ownership. Figure 4 below shows the income of those needing a new home. One of those in housing need states they are registered on the Torridge Housing Register.

**Fig. 4 Annual income of those in need**



Taking into account the income, savings and assets of the households none of the households can afford to buy in the open market. One of the households may be able to buy a shared ownership property. The remaining 6 households can only afford social rented housing.

The suggested mix of housing is shown in Table 3 below. This takes account of the family makeup as declared on the survey form.

**Table 3 Housing mix needed**

Type of property	Rent	Shared ownership
1 or 2 bedroom property for single people	4	1
1 or 2 bedroom property for couples	2	0

One of those concerned identified a need for level access accommodation suitable for wheelchair use.

The survey also assessed when those in need required accommodation, none need housing within the next 12 months, five within 1-3 years and two in 3 to 5 years time.

## **8. Conclusion - Future Housing Need for Milton Damerel**

Overall, it must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving. Any provision of affordable housing, would, by necessity, need to take account of this. However, given the level of response to the survey, and in spite of the potential for circumstances to change, the Parish Council can feel confident in the results of this survey. The survey has identified a need, in the near future for 7 units of affordable housing.

It is not usual to provide specifically and exactly for the total identified need as some households may not be eligible for affordable housing provision and some respondents may withdraw, move away, or be housed by other means. "In-situ" solutions (e.g. extending property) may resolve some of the housing need. For these reasons housing providers may provide a percentage of the final need. It must be noted that this does not mean that the total need should not be addressed.

In rural environments it is not usually viable or sensible to construct one bedroom properties, the likelihood of single people forming relationships and having children needs to be taken into account as does the likelihood that development of future affordable housing cannot be guaranteed. We therefore propose that two bedroom properties should be constructed rather than single bedroom dwellings.

### **Older peoples housing needs**

The survey also looked at the short and longer term needs for older people in the parish. The survey identified that one older household needs to move within Milton Damerel.

The more detailed survey showed that many older residents may consider moving away from Milton Damerel when they need alternative accommodation. Access to health services is clearly an important factor in forming this view.

### **Effect of the economic down turn**

The economic downturn is affecting house prices which have fallen 20% in the past year. However this has not helped make housing more affordable. In order to buy the cheapest property (£250,000) on the market in Milton Damerel a household income of £71,429 per annum is needed (based on obtaining a mortgage of 3.5 times income). In addition to this it is becoming more difficult to obtain a mortgage as lenders tighten their lending criteria. Lenders are also charging much higher rates where borrowers do not have a substantial deposit.

In the market conditions pertaining in July 2009 we are reluctant to recommend the construction of shared ownership properties. Currently lenders are taking a very cautious approach to risk and expect large deposits. Equally there is reluctance from most lenders to give mortgages on properties where there is no option to acquire the full equity. In this case the information provided would suggest one of the respondents could afford shared ownership we are recommending the provision of an intermediate housing product, this could be shared ownership or shared equity but could also be intermediate or social renting or a rent to mortgage product which is currently being developed.

**It is recommended that this report is noted and that the Parish Council consider further action to address the need for 7 affordable homes.**

**Milton Damerel Housing Needs Survey - Part 1**

**This survey form has been sent to every known household in the Parish. Please complete Part 1 of the form, even if you do not have a housing need, and return it in the envelope provided. Completed forms must be received by 3<sup>rd</sup> July 2009.**  
 If you require extra forms or have any questions, please contact John Scott on 01392 383419.

**A. Your Current Home**

1) Do you:

Own your own home		Live in a shared ownership property	
Rent from a private landlord		Live in housing tied to job	
Rent from a housing association or local authority		Other, please specify	

2) Is this your:

Main Home		Second Home	
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3) Do you live in: Milton Damerel       Gidcott       Holsworthy Beacon

**B. Housing Required (including housing for older people)?**

4) As the main householder, do you expect to move house within the next 5 years?  
**Yes/No**

5) Are there other people currently living in your household who will need their own housing within the next five years?      **Yes/No**

**If you have answered Yes to Q4 or Q5, please complete Part 3 of this form**

**C. Your View of Affordable Housing**

6) If there is a need for affordable housing, would you support a small development of affordable homes for local people? **Yes/No**

7) Do you have any suggestions for a suitable site for affordable housing?  
 .....

8) Any other comments regarding affordable housing (attach extra sheets if needed):  
 .....

**D. Your contact details (optional)**

Name..... Telephone number.....

Address.....

**Confidentiality and Data Protection: The information you provide will be used by CCD to provide information for the Housing Needs Survey Report and summary information on rural housing need.**

**No data will be published which can identify an individual.**

**Thank you for taking the time to complete this form.**

## Milton Damerel Housing Needs Survey - Part 2

### Housing needs of older people in Milton Damerel

The population projections for Devon show a massive increase in the numbers of older people in the next 20 years. Please complete this part of the form if one or more of your household is over 55.

1) How many people of each age group are there in your household?

Age 55 -65		Age 66-75		Age 76-85		Age 86 or above	
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2) Which of these statements best describes your future housing plans? Please tick one box.

I have no plans at the moment to move home.	
I have thought about moving home in the future but do not expect to do so in the next 5 years.	
I expect to have to move home in the next 5 years. <b>(please complete part 3 of this survey)</b>	

3) If you expect to move, what type of accommodation do you think you will need. (Please tick no more than 2 boxes, and circle the type of property preferred.)

A home which better meets your needs but is not specially built for older people		House Apartment Bungalow
A home which has been specially designed for older people but does not come with any support services		House Apartment Bungalow
A home in a development for older people with some limited support services (for example a community alarm service)		House Apartment Bungalow
A home in a development for older people with a more extensive range of support services (for example assistance with bathing, meals, access to care staff)		House Apartment Bungalow
A Residential or Nursing home		

4) Where do you want to move to when you next move home?

Milton Damerel		Elsewhere in Torridge	
Elsewhere in Devon away from Torridge.		Away from Devon	

5) Which 3 reasons listed below will be the most important when you choose your next home?

Close to health services		Easy access to public transport	
A home on one level		Close to relatives	
A home which is easy to maintain		Easy access to the countryside	
Close to friends and clubs		Close to support services	
Cost of property		Close to shops and leisure facilities	
Running costs of property			

**Thank you for completing this part of the form.**

**If you need to move in the next 5 years please complete Part 3.**

**Milton Damerel Housing Needs survey – Part 3**

**Please complete this form if you think you may have to move to another home in Milton Damerel Parish within the next five years. Please return the completed form in the envelope provided.**

**A separate form for each household in need of housing must be completed e.g. for each grown up child in a family, who wants to set up their own home.**

If you require extra forms or have any questions, please contact John Scott on 01392 383419.

In order to accurately assess housing need, we have to ask for some sensitive information. Please be assured that the information you provide will be used by CCD to prepare the Housing Needs Survey Report and provide summary information on rural housing need. No data will be published which can identify an individual.

**A. Your Housing Need**

**1)** Please complete the table below listing all family members who would need to live in the new affordable housing?

Name	Age	Male/Female	Any specific needs

**2)** Does anyone in your household need the following? Please tick any that apply;

Access for a wheelchair	
Sheltered housing with a warden	
Residential care	
Accommodation on one level	
Help with personal care	
Other, please state	

**3)** Could you remain in your present home if alterations, adaptations or support were provided? **Yes/No**

If **Yes**, please describe what would be needed: .....

.....

.....

4) What is the current tenure of the household needing to move? (tick appropriate box)

Private rented		Rent from a housing association or local authority	
Owner occupier		Living with relatives	
Sharing a house		Tied accommodation	
Lodger		Other – please describe:	

5) Why do you need to move? Please tick any that apply to you

a) First independent home		k) Currently homeless	
b) Couple setting up home together		l) Cannot manage stairs	
c) Present home too small		m) Present home in poor condition	
d) Present home too large		n) Renting but would like to buy	
e) Present home too expensive		o) Moved away and wish to return	
f) Private tenancy ending shortly		p) Need specially adapted home	
g) Private tenancy, need more security		q) For family support	
h) In tied housing, need more security		r) To be near work	
i) Family break up		s) Other please explain	
j) Currently living with parents or in someone else's home			

6) Which of the above is your main reason? Please state one only

7) When will you need to move? Tick one only

Within 12 months	
1 – 3 years	
3 – 5 years	

8) Depending on affordability, which of the following would you be interested in? Tick all that apply

Owning your own home	
Renting a home from a private landlord	
Renting a home from a Housing Association	
Low cost home ownership	
Shared ownership (part buy/part rent – through a Housing Association)	
Self build	

9) Is your household on the Council's Housing Register? **YES/NO**

**If you consider that your household is in affordable housing need, it is essential that you are on the Council Housing Register.**

**B. What can you afford?**

**It will help us to assess the type of a housing you can afford if you tell us your level of income and any assets, savings or investments.**

- 10) Do you believe that you have enough income and savings (including equity in your existing home) to be able to buy on the open market? **YES/NO**  
**If you answer YES to this question please go to Question 13**

- 11) **Income**  
 What is your household's **annual income**? (Gross income before deductions). This should be the combined income for couples. Please tick the appropriate box.

Less than £10,000		£10,000- £15,000	
£15,001- £20,000		£20,001- £25,000	
£25,001- £30,000		£30,001- £35,000	
£35,001- £40,000.		£40,001 - £45,000	
£45,001 - £50,000		£50,001- £55,000	
£55,001 - £60,000		Over £60,000	

- 12) **Savings, investments and assets**

Please give the amount of savings and investments to the nearest £500

£

If you own a home we need the following information to make a proper assessment of whether you could potentially qualify for an affordable home

What is your estimate of the value of your home?

£

What is your estimate of the balance outstanding on your mortgage?

£

**C. Do you have a local connection to Milton Damerel?**

If any affordable homes are provided in Milton Damerel, they will be for people living or working in the Parish, or for those who can show that they have a long-term connection with the area

- 13) Please answer the following questions, if they do not apply please put "n/a"

Is a member of the household currently resident in the parish and has been so for the past five years.	
Has a member of the household lived in the parish for a period of five years in the last ten years	
Has a parent or guardian of the household lived continuously in the parish for at least ten years	
Is a member of the household employed in the parish for a continuous period of five years?	

- 14) If you are claiming previous residence please provide addresses and approximate dates of residence. Please continue on a separate sheet if needed.

Address	From (month/year)	To (month/year)

- 15) Do you have any other special reason to live in Milton Damerel?

**F. Contact Details.**

It would be very helpful if you could provide your contact details below. It may be necessary for the Rural Housing Enabler to stay in touch to ensure that you have the best chance of receiving an offer of housing if your need is verified.

<b>Name</b>	
<b>Address</b>	
	<b>Postcode</b>
<b>Telephone Number:</b>	<b>Email:</b>

In order to provide new affordable housing, it is useful to be able to share information with our development partners. Please sign the following declaration to confirm that you are happy to share the information on this Part 3 form with these development partners.

I confirm that I agree to the Rural Housing Enabler sharing the information on this form with the housing authority and development partners, where this is to assist in helping me to access affordable housing.

Signed..... Date.....  
Name.....

**If you know someone who has moved away from the parish because of the lack of affordable housing and may wish to return, please ask them to contact John Scott who will send them a form.**

**Thank you for taking the time to complete this survey form.**

**Please return the survey form in the envelope provided by 3<sup>rd</sup> July 2009**

Local Rural Housing Officer  
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Tel: 01392 383419  
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**Comments on housing.**

Must be for LOCAL people only i.e. from this parish
I feel it is more appropriate to locate affordable housing in settlements that have easily accessible services, i.e. public transport, shops, schools, health services etc
I hope I will not have to move, but might have to if my rent was increased to an unaffordable amount or my health or mobility declined.
I/We would not be in support at all
A mix of 1,2,& 3 bedroom semi / detached & bungalows but not flats say 18 in total but restricted to all (a) in the farming .1year (b) shared equity with staircasing after 6months
Any development must be constrained by requirement to meet needs of local people
Any new development needed for local people does not want to be in one 'development site' as in a dominant agricultural parish; most local needs will be local to individuals own buildings
Houses should be pleasing to look at and not box like building which quickly become eyesores to the area and hence cause objections to existing residents
Affordable housing cannot be ring fenced for local people only, therefore it is likely to become income/profit for people outside the area-additionally those of us who have struggled to get on the housing ladder in this area would see their investments fall
Daughter presently at home but will need a home in future.
This affordable housing issue is valid, for people who truly are local and cannot get on the housing ladder However, it is prone to exploitation by people who have much to gain in terms of getting planning for larger developments.
Regarding affordable housing, would it into be possible to open up some green field sites, off the back of building land, Brown field or green field sites. By offering hand owners a fixed price of around £20,000 to £25,000 per site only to be sold to first time buyers

